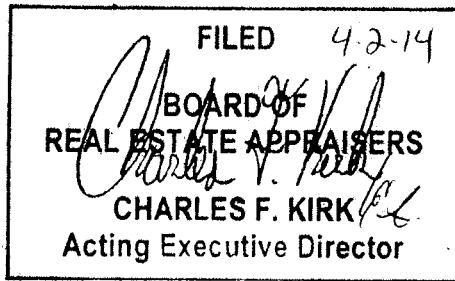


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STATE OF NEW JERSEY
DEPARTMENT OF LAW & PUBLIC SAFETY
DIVISION OF CONSUMER AFFAIRS
NEW JERSEY BOARD OF REAL
ESTATE APPRAISERS

IN THE MATTER OF THE SUSPENSION	:	
OR REVOCATION OF THE LICENSE OR	:	Administrative Action
CERTIFICATION OF	:	
	:	
GERILYN J. FIORE	:	
License No. 42RC00102800	:	FINAL ORDER
	:	OF DISCIPLINE
TO PRACTICE REAL ESTATE APPRAISING	:	
IN THE STATE OF NEW JERSEY	:	

This matter was opened to the New Jersey Board of Real Estate Appraisers (the "Board") upon receipt of information which the Board has reviewed and upon which the following findings of fact and conclusions of law are made:

FINDINGS OF FACT

1. Gerilyn J. Fiore ("Respondent") is licensed as a State Certified Residential Real Estate Appraiser in the State of New Jersey and has been a licensee at all relevant times.

The Haworth Report

2. In or about April 2013, the Board received information indicating that Respondent prepared an appraisal report

concerning property located at 373 Saint Nicholas Avenue, Haworth, New Jersey (report dated December 1, 2012) ("the Haworth Report") which appears non-compliant with the Uniform Standards of Professional Appraisal Practice ("USPAP"). On or about April 4, 2013, the Board sent Respondent a letter to her mailing address in Wall, New Jersey seeking information about the report. The letter was mailed via regular and certified mail. The certified mail receipt was signed upon delivery and the regular mail was not returned. Respondent failed to reply.

3. On or about June 19, 2013, the Board sent Respondent a second letter to her mailing address in Wall, New Jersey seeking information about the report. The letter was mailed via regular and certified mail. The certified mail receipt was signed upon delivery and the regular mail was not returned. Respondent failed to reply.

4. On September 3, 2013, a member of the Board's staff sent Respondent an email requesting her response. Respondent failed to reply.

5. On or about October 2, 2013, the Board sent Respondent a third letter to her mailing address in Wall, New Jersey seeking information about the report. The letter was mailed via regular and certified mail. The certified mail receipt was

signed upon delivery and the regular mail was not returned.

Respondent failed to reply.

6. On or about November 20, 2013, the Board sent Respondent a fourth letter to her address of record in Palisades Park, New Jersey seeking information about the report. The letter was mailed via regular and certified mail. The certified mail receipt was signed upon delivery and the regular mail was not returned. Respondent failed to reply.

The East Orange Report

7. In or about September 2013, the Board received information indicating that Respondent prepared an appraisal report concerning property located at 73 North Grove Street, East Orange, New Jersey (report dated December 23, 2011) ("the East Orange Report") which appears non-compliant with USPAP. On or about October 8, 2013, the Board sent Respondent a letter to her business address in Red Bank, New Jersey seeking information about the report. The letter was mailed via regular and certified mail. The certified mail receipt was returned as "unable to forward," but the regular mail was not returned. Respondent failed to reply.

8. On or about November 20, 2013, the Board sent Respondent a second letter to her address of record in Palisades

Park, New Jersey seeking information about the report. The letter was mailed via regular and certified mail. The certified mail receipt was signed upon delivery and the regular mail was not returned. Respondent failed to reply.

CONCLUSIONS OF LAW

Respondent's multiple failures to respond to the Board's letters of inquiry constitute failures to cooperate with Board investigations, in contravention of N.J.A.C. 13:45C-1.2 and 1.3, which the Board deems professional misconduct within the meaning of N.J.S.A. 45:1-21(e), and thus subjects Respondent to disciplinary action pursuant to N.J.S.A. 45:1-21(h). Pursuant to N.J.A.C. 13:40A-7.10, Respondent had a duty to provide the Board with a valid address of record, to notify the Board of any changes to her address of record, and service of process to the address of record shall be deemed adequate notice.

Based on the foregoing findings and conclusions, a Provisional Order of Discipline imposing a two thousand dollar (\$2,000) civil penalty and suspending Respondent's license to practice in the State of New Jersey was entered on February 4, 2014 and a copy was forwarded to Respondent's last known address by means of both regular and certified mail. The regular mail was not returned and the certified mail receipt was signed upon

delivery. The Provisional Order was subject to finalization by the Board at 5:00 p.m. on the thirtieth day following entry unless Respondent requested a modification or dismissal of the stated Findings of Fact or Conclusions of Law by submitting a written request for modification or dismissal setting forth in writing any and all reasons why said findings and conclusions should be modified or dismissed and submitting any and all documents or other written evidence supporting Respondent's request for consideration and reasons therefor.

Although the record reflects that the Provisional Order was served upon Respondent, no response has been received to date. Respondent cannot evade process by failing to respond. Accordingly, the Board considered the matter, determined that further proceedings were not necessary and that the Provisional Order should be made final.

ACCORDINGLY, IT IS on this 2nd day of April, 2014,
ORDERED that:

1. Respondent's license to practice real estate appraising is hereby suspended until such time as Respondent fully cooperates with the Board's investigations by providing the Board with the information requested in the letters of inquiry regarding both the Haworth and East Orange reports.

2. A civil penalty in the aggregate amount of two thousand dollars (\$2,000), which consists of a civil penalty in the amount of one thousand dollars (\$1,000) for each investigation, is hereby imposed upon Respondent for her failures to cooperate. Payment shall be made by certified check or money order payable to the State of New Jersey, delivered to Charles Kirk, Executive Director, State of Board of Real Estate Appraisers, 124 Halsey Street, Third Floor, P.O. Box 45032, Newark, New Jersey 07101. Payment shall be made no later than fifteen (15) days after the entry of this Final Order of Discipline. In the event Respondent fails to make a timely payment, a certificate of debt shall be filed in accordance with N.J.S.A. 45:1-24 and the Board may bring such other proceedings as authorized by law.

3. Respondent shall refrain from the practice of real estate appraising and shall not represent himself as a State Certified Residential Real Estate Appraiser until such time as her license is reinstated. Any practice in this State prior to reinstatement shall constitute grounds for a charge of unlicensed practice.

4. Nothing herein precludes the Board from undertaking disciplinary action regarding the underlying conduct that gave

rise to the investigations.

NEW JERSEY BOARD OF REAL
ESTATE APPRAISERS

Cheryle A. Randolph-Sharpe / *CS*
By: _____
Cheryle A. Randolph-Sharpe
Board President